

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

bknotice

IN RE:
RAYMOND WALKER (DECEASED)
1917 NEYER AVE.
CINCINNATI, OH 45225

CASE NO. 16-11998
CHAPTER 13
JUDGE JEFFERY P. HOPKINS

Debtor

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY ELIGIBLE FOR DISCHARGE

The above case having been completed on Aug 30, 2021, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at www.13network.com.

1. The case was filed on May, 24, 2016 and confirmed on Aug, 16, 2016. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$71,570.00.
3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CONSUMER PORTFOLIO SERVICES	VEHICLE	\$12,075.15	\$12,075.15	\$1,431.25	\$0.00
Clm #: 0001	Dividend Paid: 100.00%	Interest Rate: 4.50%			
COMMENT: 2009 CADILLAC CTS					
SN SERVICING CORPORATION	ONGOING MORTGAGE	\$7,940.80	\$7,940.80	\$0.00	\$0.00
Clm #: 0002	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: JUNE 2016-JULY 2017					
SN SERVICING CORPORATION	MORTGAGE ARREARS	\$15,127.68	\$15,127.68	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: 100.00%	Interest Rate: .00%			
MANBIR S. SANDHU, ESQ.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: .00%	Interest Rate: .00%			
CAPITAL ONE BANK	UNSECURED CREDITOR	\$453.26	\$22.66	\$0.00	\$0.00
Clm #: 0005	Dividend Paid: 5.00%	Interest Rate: .00%			
DIRECT CHARGE	UNSECURED CREDITOR	\$387.65	\$19.38	\$0.00	\$0.00
Clm #: 0006	Dividend Paid: 5.00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
ALDRIDGE PITE, LLP	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0007	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: US BANK					
JN APPRAISALS	ADMIN EXP CLM	\$250.00	\$250.00	\$0.00	\$0.00
Clm #: 0008	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: APPRAISAL FEE					
SN SERVICING CORPORATION	ONGOING MORTGAGE	\$2,401.24	\$2,401.24	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: AUGUST 2017-NOVEMBER 2017					
SN SERVICING CORPORATION	ONGOING MORTGAGE	\$3,718.56	\$3,718.56	\$0.00	\$0.00
Clm #: 0010	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: DECEMBER 2017-MAY 2018					
SN SERVICING CORPORATION	ONGOING MORTGAGE (DUE DATE)	\$2,282.65	\$2,282.65	\$0.00	\$0.00
Clm #: 0011	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: JUNE 2018 - OCTOBER 2018					
SN SERVICING CORPORATION	ONGOING MORTGAGE (DUE DATE)	\$6,221.71	\$6,221.71	\$0.00	\$0.00
Clm #: 0012	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: NOVEMBER 2018-SEPTEMBER 2019					
SN SERVICING CORPORATION	ONGOING MORTGAGE (DUE DATE)	\$7,045.44	\$7,045.44	\$0.00	\$0.00
Clm #: 0013	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: OCTOBER 2019 - SEPTEMBER 2020					
SN SERVICING CORPORATION	ONGOING MORTGAGE (DUE DATE)	\$5,850.24	\$5,850.24	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: OCTOBER 2020 - AUGUST 2021					

4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$62,663.47	\$250.00	\$840.91	\$0.00	\$63,754.38
PRIN. PAID	\$62,663.47	\$250.00	\$42.04	\$0.00	\$62,955.51
INT. PAID	\$1,431.25	\$0.00	\$0.00	\$0.00	\$1,431.25

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.
The debtor(s)' attorney was allowed \$2,750.00 and was paid \$2,750.00.
The Trustee was paid \$4,322.61 pursuant to 11 U.S.C. 1302.
The Trustee was paid \$5.51 for administrative notice fees.
The debtor(s) were charged \$0.00 for NSF items.
Refunds to the debtor(s) and/or new trustee total \$105.12.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with Fed.R.Bankr.P.5009(a).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(S) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,/s/

/s/ Margaret A. Burks, Esq.

Margaret A. Burks, Esq.
Chapter 13 Trustee
Attorney No. OH 0030377

Francis J. DiCesare, Esq.
Staff Attorney
Attorney No. OH 0038798

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY ELIGIBLE FOR DISCHARGE was served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by first class mail on September 23, 2021 addressed to:

RAYMOND WALKER (DECEASED)
1917 NEYER AVE.
CINCINNATI, OH 45225

CAPITAL ONE BANK
BY AMERICAN INFOSOURCE LP
P.O. BOX 71083
CHARLOTTE, NC 28272

CONSUMER PORTFOLIO SERVICES
P.O. BOX 57071
IRVINE, CA 92619-7071

DIRECT CHARGE
P.O. BOX 800849
DALLAS, TX 75380

JN APPRAISALS
7012 KING JAMES COURT
CINCINNATI, OH 45247

SN SERVICING CORPORATION
323 5TH STREET
EUREKA, CA 95501

/s/ Margaret A. Burks, Esq.

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